

UNITED STATES BANKRUPTCY COURT
Southern District of Ohio

Case No: 1:12-bk-16650

In Re:

Kristin L. King
492 East Main St.
Williamsburg, OH 45176

Chapter: 7

Debtor(s)

Social Security / Individual Taxpayer ID No.:

Debtor: xxx-xx-0699
Joint:

Employer Tax ID / Other nos.:

Debtor:
Joint:

DISCHARGE OF DEBTOR

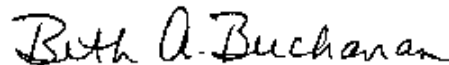
It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 4/9/13

BY THE COURT:

A handwritten signature in black ink, reading "Beth A. Buchanan", is written over a horizontal line.

Beth A. Buchanan
United States Bankruptcy Judge

SEE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes; applies to cases filed on or after October 17, 2005.
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans. Applies to cases filed on or after October 17, 2005.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Southern District of OhioIn re:
Kristin L. King
DebtorCase No. 12-16650-bab
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0648-1

User: admin
Form ID: bl8Page 1 of 2
Total Noticed: 13

Date Rcvd: Apr 10, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2013.

db	+Kristin L. King,	492 East Main St.,	Williamsburg, OH 45176-1454
cr	+Capital One, NA,	Bass & Associates, P.C.,	3936 E. Ft. Lowell Road, Suite #200,
		Tucson, AZ 85712-1083	
15943597	American Education Services,	PO Box 2461,	Harrisburg, PA 17105-2461
15943600	+Direct Loan Servicing Center (ACS),	PO Box 530260,	Atlanta, GA 30353-0260
15943602	+King, James E.,	492 East Main Street,	Williamsburg, OH 45176-1454
15943603	+National Bank and Trust Co.,	PO Box 888,	Wilmington, OH 45177-0888
15943604	+Park at Herstbourne Apartments,	5555 Big Ben Drive,	Louisville, KY 40291-2150

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QHJARNICKI.COM Apr 10 2013 19:28:00	Harold Jarnicki,	576 Mound Court, Suite B,
		Lebanon, OH 45036-2090	
15943598	EDI: CITICORP.COM Apr 10 2013 19:28:00	ATT Universal Card,	PO Box 183113,
		Columbus, OH 43218-3113	
15943599	EDI: CHASE.COM Apr 10 2013 19:28:00	Chase Cardmember Service,	PO Box 15153,
		Wilmington, DE 19886-5153	
15943601	EDI: HFC.COM Apr 10 2013 19:28:00	HSBC Retail Services,	PO Box 5238,
		Carol Stream, IL 60197-5238	
15943596	EDI: IRS.COM Apr 10 2013 19:28:00	Internal Revenue Service,	PO Box 7346,
		Philadelphia, PA 19101-7346	
15943605	EDI: RMSC.COM Apr 10 2013 19:28:00	Sam's Club Discover/GECRB,	PO Box 960013,
		Orlando, FL 32896-0013	

TOTAL: 6

***** BYPASSED RECIPIENTS *****

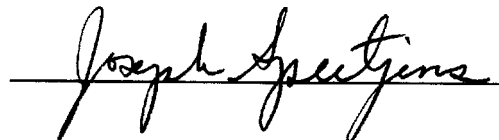
NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 12, 2013

Signature:



District/off: 0648-1

User: admin
Form ID: b18

Page 2 of 2
Total Noticed: 13

Date Rcvd: Apr 10, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2013 at the address(es) listed below:

Asst US Trustee (Cin) ustpreregion09.ci.ecf@usdoj.gov

Harold Jarnicki jarnickihsd91@earthlink.net

Malinda L Langston on behalf of Creditor The National Bank & Trust Company mlangston@kplaw.com,
msloan@kplaw.com;jcohn@kplaw.com

Stephen C. Crowe on behalf of Debtor Kristin King crowewelch@fuse.net, susan@croweandwelch.com

TOTAL: 4